

Abbreviations

ACH – Automated Clearing House

APR – Annual Percentage Rate

APY – Annual Percentage Yield

ARM – Adjustable Rate Mortgage

ATM – Automated Teller Machine

BOD – Board of Directors

BPMI – Borrower-Paid Private Mortgage Insurance

CAA – Community Action Agencies

CAN-SPAM – Controlling the Assault of Non-Solicited Pornography and Marketing Act

CDC – Community Development Corporation

CFR – Code of Federal Regulations

CIDR – Compliance Information and Disclosure Request

CLA – Consumer Leasing Act

CMP – Civil Money Penalty

CMS – Compliance Management System

COPPA – Children’s Online Privacy Protection Act

CRA – Community Reinvestment Act

DSC – Division of Supervision and Consumer Protection

DOJ – Department of Justice

E-Sign – Electronic Signatures in Global and National Commerce Act

EBT – Electronic Benefits Transfer

EC – Economic Community

ECOA – Equal Credit Opportunities Act

EDA – Economic Development Administration

EDC – Economic Development Corporation

EFTA – Electronic Funds Transfer Act

EFA – Expedited Funds Availability

EIC – Examiner-In-Charge

EZ – Empowerment Zone

FC – Finance Charge

FCC – Federal Communications Commission

FCRA – Fair Credit Reporting Act

FDCPA – Fair Debt Collection Practices Act
FDPA – Flood Disaster Protection Act

FDI Act – Federal Deposit Insurance Act

FDIC – Federal Deposit Insurance Corporation

FEMA – Federal Emergency Management Act

FFIEC – Federal Financial Institution Examination Council

FHA – Federal Housing Administration

FHAct – Fair Housing Act

FHLB – Federal Home Loan Bank

FHLMC – Federal Home Loan Mortgage Company

FIAP – Formal and Informal Actions Procedures

FNMA – Federal National Mortgage Association

FO – Field Office

FOIA – Freedom of Information Act

FRB – Federal Reserve Board

FS – Field Supervisor a/k/a **FOS** – Field Office Supervisor

FTC – Federal Trade Commission

GENESYS – General Examination System

GFE – Good Faith Estimate

GLBA – Gramm-Leach-Bliley Act

GNMA – Government National Mortgage Association

HMDA – Home Mortgage Disclosure Act

HOCA – Homeowners Counseling Act

HOEPA – Home Ownership Equity Protection Act

HOPA – Homeowners Protection Act

I. Compliance Examination Handbook — Abbreviations

HUD – Department of Housing and Urban Development

IAP – Institution Affiliated Party

IBBEA – Interstate Banking and Branching Efficiency Act

IRA – Individual Retirement Account

IRS – Internal Revenue Service

LAR – Loan Application Register

LPMI – Lender-Paid Private Mortgage Insurance

LPO – Loan Production Office

LTD – Loan to Deposit Ratio

LTV – Loan to Value

MD – Metropolitan Division

MICR – Magnetic Ink Character Recognition

MMDA – Money Market Demand Account

MSA – Metropolitan Statistical Area

MSD – Material Supervisory Determination

NASD – National Association of Securities Dealers

NCUA – National Credit Union Administration

NDP – Non-Deposit Products

NFIP – National Flood Insurance Program

NGEP – Nongovernmental Entity or Person

NOW – Negotiable Order of Withdrawal

OCC – Office of the Comptroller of the Currency

OMBE – Office of Minority Enterprise

OTS – Office of Thrift Supervision

PCCD – Preservation of Consumers' Claims and Defenses

PEP – Pre-Examination Planning

PMI – Private Mortgage Insurance

POS – Point of Sale

RE – Review Examiner

RESPA – Real Estate Settlement Procedures

RFPA – Right to Financial Privacy

RO – Regional Office

RM – Risk Management

RO – Regional Office

ROE – Report of Examination

RPSM – Risk Profile Scope Memorandum

SARC – Supervisory Action Review Committee

SBA – Small Business Association

SBCD – Small Business Development Center

SBIC – Small Business Investment Corporation

SEC – Securities Exchange Commission

SFHA – Special Flood Hazard Area

SOURCE – System of Uniform Reporting of Compliance and CRA Examinations

SPCP – Special Purpose Credit Program

SSBIC – Specialized Small Business Investment Corporation

STARS – Specialized Tracking and Reporting Systems

TCPA – Telephone Consumer Protection Act

TILA – Truth in Lending Act

TISA – Truth in Savings Act

UBPR – Uniform Bank Performance Report

UDAP – Unfair or Deceptive Act or Practices

USC – United States Code

VA – Veteran's Affairs